

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Robert Ray Owens Jr.,

**Debtor 1**

Chapter 13

Case No. 1:20-bk-03201-HWV

**Order Confirming Chapter 13 Plan**

The Chapter 13 Plan was filed on October 30, 2020. The Plan, or summary of the Plan, was transmitted to creditors pursuant to Bankruptcy Rule 3015. The Court finds that the Plan meets the requirements of 11 U.S.C §1325.

**IT IS HEREBY ORDERED THAT:**

The Chapter 13 Plan is confirmed.

Dated: February 11, 2021

By the Court,



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk

orcnp1n(05/18)



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

**In re:** Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Robert Ray Owens, Jr.  
**Debtor 1**

**Chapter 13**

**Case No.** 1:20-BK-03201-HWV

**Matter:** Order Confirming Chapter 13 Plan

**CERTIFICATE OF SERVICE**

I hereby certify that on Friday, February 12, 2021, I served a true and correct copy of the **Order Confirming Chapter 13 Plan** in this proceeding via electronic means or USPS First Class Mail upon the recipients as listed in the Mailing Matrix.

/s/ Kathryn S. Greene

Kathryn S. Greene, RP®, Pa.C.P.  
Paralegal for Paul D. Murphy-Ahles, Esquire



Label Matrix for local noticing  
0314-1  
Case 1:20-bk-03201-HWV  
Middle District of Pennsylvania  
Harrisburg  
Fri Feb 12 09:13:12 EST 2021

CBNA / The Home Depot  
PO Box 6497  
Sioux Falls, SD 57117-6497

First National Bank of Omaha  
PO Box 2490  
Omaha, NE 68103-2490

LendingClub Corporation  
595 Market Street  
Suite 200  
San Francisco, CA 94105-2807

Paul Donald Murphy-Ahles  
Detlefs Bykosh & Murphy  
2132 Market Street  
Camp Hill, PA 17011-4706

Pennsylvania Department of Revenue  
Bankruptcy Division  
P.O. Box 280946  
Harrisburg, PA 17128-0946

Rebecca Ann Solarz  
KML Law Group, P.C.  
701 Market St.  
Suite 5000  
Philadelphia, PA 19106-1541

Synchrony Bank / Amazon  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

Aberdeen Proving Ground Federal Credit Union  
c/o Silverman Theologou, LLP  
11200 Rockville Pike, Suite 520  
North Bethesda, MD 20852-7105

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite 1  
Hummelstown, PA 17036-8625

Freedom Mortgage Corporation  
10500 Kincaid Drive  
Fishers, IN 46037-9764

LendingClub Corporation  
71 Stevenson Street, Suite 300  
San Francisco, CA 94105-2385

Robert Ray Owens Jr.  
1150 Nugent Way  
York, PA 17402-7647

Performance Finance  
10509 Professional Circle South  
Reno, NV 89521-5804

Synchrony Bank  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

TD Bank USA / Samsung  
PO Box 731  
Mahwah, NJ 07430-0731

Wayfinder BK as agent for Performance Finance  
PO Box 64090  
Tucson, AZ 85728-4090

Aberdeen Proving Grounds FCU  
PO Box 1176  
Aberdeen, MD 21001-6176

(p)PERI GARITE  
ATTN CARD WORKS  
101 CROSSWAYS PARK DR W  
WOODBURY NY 11797-2020

Freedom Mortgage Corporation  
PO Box 489  
Mount Laurel, NJ 08054-0489

Members 1st Federal Credit Union  
5000 Louise Drive  
PO Box 40  
Mechanicsburg, PA 17055-0040

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541-1021

TD Retail Card Services  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).



First National Bank of Omaha  
1620 Dodge Street, Stop Code 3129  
Omaha, Nebraska 68197

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)FREEDOM MORTGAGE CORPORATION

(d)Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

(u)Tesla

End of Label Matrix  
Mailable recipients 25  
Bypassed recipients 3  
Total 28



